

REMARKS

Claims 39 and 40 have been cancelled without prejudice to their underlying subject matter. Applicants reserve the right to pursue the subject matter if claims 39 and 40 is in this or any other application.

Claim 1 has been amended to include subject matter from claims 9 and 11 as suggested in the Office Action, with the exception that the numeric value corresponding to the level of significance in claim 11 not been incorporated in to claim 1 but rather has been left in claim 11. Claim 9 has been cancelled due to the incorporation of its subject matter into claim 1. All remaining rejected claims depend directly or indirectly on claim 1. Accordingly, applicants respectfully request withdrawal of the rejection of claim 1-4, 8, 10, and 12-18.

The claims have been added to include the term "balance sheet items" which includes both assets and liabilities. No new matter has been added. Support for the amendment can be found, e.g. in the abstract, at lines 1-2.

In view of the foregoing remarks, favorable reconsideration of all pending claims is requested. Applicants respectfully submit that this application is in condition for allowance and requests that a notice of allowance be issued. Should the Examiner believe that anything further is required to expedite the prosecution of this application or further clarify the issues, the Examiner is requested to contact Applicants' representative at the telephone number listed below.

Respectfully submitted,  
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